

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PHILLIP JOHN MCCUMBER  
HEATHER LYNN WILKINSON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-11339

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/21/2017 and confirmed on 2/14/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		114,136.93
Less Refunds to Debtor	1,148.63	
TOTAL AMOUNT OF PLAN FUND		112,988.30

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	5,172.95	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,672.95

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 9998	0.00	47,774.16	0.00	47,774.16
	NATIONSTAR MORTGAGE LLC(*) Acct: 9998	306.58	306.58	0.00	306.58
	WELLS FARGO FINANCIAL NATIONAL BAN Acct: 4810	705.22	705.22	0.00	705.22
	ERIE COMMUNITY CREDIT UNION Acct: 2814	0.00	17,947.42	0.00	17,947.42
	PNC BANK NA Acct: 2496	16,179.54	16,179.54	0.00	16,179.54
					82,912.92

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	0.00	0.00	0.00	0.00
	PHILLIP JOHN MCCUMBER Acct:	0.00	0.00	0.00	0.00
	PHILLIP JOHN MCCUMBER Acct:	1,148.63	1,148.63	0.00	0.00
	QUINN BUSECK LEEMHUIS ET AL Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX0-21	1,000.00	1,000.00	0.00	0.00
	MICHAEL S JAN JANIN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	MICHAEL S JAN JANIN ESQ Acct:	0.00	0.00	0.00	0.00
	KRISTA MCCUMBER Acct:	0.00	0.00	0.00	0.00
	WESTLAKE SERVICES LLC DBA WESTLAKE Acct: 9462	0.00	8,694.63	0.00	8,694.63
					8,694.63

Unsecured					
	ECMC(*) Acct: 1351	4,288.00	746.88	0.00	746.88
	AMERICAN EXPRESS CENTURION BNK	326.88	56.94	0.00	56.94

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1005				
	CITIBANK NA**	604.23	105.24	0.00	105.24
	Acct: 9924				
	CITIBANK NA**	1,504.68	262.09	0.00	262.09
	Acct: 6976				
	MIDLAND FUNDING LLC	2,459.26	428.35	0.00	428.35
	Acct: 5278				
	MIDLAND FUNDING LLC	2,655.11	462.47	0.00	462.47
	Acct: 6615				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	282.00	49.12	0.00	49.12
	Acct: 1213				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 3535				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 2920				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 3972				
	QUANTUM3 GROUP LLC - AGENT COMEN	86.00	14.98	0.00	14.98
	Acct: 9006				
	LVNV FUNDING LLC, ASSIGNEE	4,288.71	747.01	0.00	747.01
	Acct: 3206				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	347.00	60.44	0.00	60.44
	Acct: 4689				
	DISCOVER BANK(*)	2,025.22	352.75	0.00	352.75
	Acct: 7581				
	EASTERN REVENUE INCOPORATED++	0.00	0.00	0.00	0.00
	Acct:				
	LENDING CLUB CORP*	8,941.45	1,557.41	0.00	1,557.41
	Acct: 3319				
	LENDING CLUB CORP*	10,395.60	1,810.70	0.00	1,810.70
	Acct: 5867				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	530.08	92.33	0.00	92.33
	Acct: 3681				
	MILLCREEK COMMUNITY HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	NAPAAT HAMOT MEDICAL CENTER	0.00	0.00	0.00	0.00
	Acct: 5774				
	NCO FINANCIAL**++	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: 3364				
	CITIBANK NA**	406.00	70.72	0.00	70.72
	Acct: 2429				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 3327				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	280.12	48.79	0.00	48.79
	Acct: 6957				
	UPMC++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	UPMC PHYSICIAN SERVICES	598.79	104.30	0.00	104.30
Acct: 1351					
	WELLS FARGO FINANCIAL NATIONAL BAN	85.03	14.81	0.00	14.81
Acct: 4810					
	ECMC(*)	7,076.79	1,232.63	0.00	1,232.63
Acct: 1351					
	ECMC(*)	11,464.34	1,996.85	0.00	1,996.85
Acct: 1351					
	ECMC(*)	8,571.57	1,492.99	0.00	1,492.99
Acct: 1351					
	ECMC(*)	0.00	0.00	0.00	0.00
Acct: 1351					
	ECMC(*)	0.00	0.00	0.00	0.00
Acct: 1351					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 6957					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	MACDONALD ILLIG JONES ET AL	0.00	0.00	0.00	0.00
Acct:					
	PNC BANK	0.00	0.00	0.00	0.00
Acct: 1351					
	ABRAHAMSEN RATCHFORD++	0.00	0.00	0.00	0.00
Acct:					
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
Acct:					
					11,707.80

TOTAL PAID TO CREDITORS

103,315.35

TOTAL CLAIMED

PRIORITY 0.00

SECURED 17,191.34

UNSECURED 67,216.86

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

PHILLIP JOHN MCCUMBER  
HEATHER LYNN WILKINSON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-11339

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Phillip John McCumber  
Heather Lynn Wilkinson  
Debtors

Case No. 17-11339-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip John McCumber, Heather Lynn Wilkinson, 235 East State Street, Albion, PA 16401-1360
cr	+ Erie Community Credit Union, 1915 East 36th Street, Erie, PA 16510-2663
14748379	CBNA, P.O. Box 3283, Sioux Falls, SD 57117
14748385	Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14748387	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14759101	+ Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663
14748389	+ Krista McCumber, 1626 West 41st Street, Erie, PA 16509-1140
14748392	+ Michael F. Ratchford, Esquire, 120 North Keyser Avenue, Scranton, PA 18504-9701
14748394	+ NAPA, P.O. Box 275, Glen Head, NY 11545-0275
14748395	+ NCO Group, Inc., 120 North Keyser, Scranton, PA 18504-9701
15569083	+ Nationstar Mortgage LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
15043733	Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, CA 92619
14748398	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14748407	UPMC Community Medicine, c/of Receivables Outsourcing LLC, P.O. Box 62850, Baltimore, MD 21264-2850
14748402	Union Home Mortgage, P.O. Box 11733, Newark, NJ 07101-4733
14748404	+ Union Home Mortgage, P.O. Box 77407, Ewing, NJ 08628-6407
14748403	+ Union Home Mortgage, P.O. Box 77404, Ewing, NJ 08628-6404
14748408	+ Wells Fargo National Bank, P.O. Box 94498, Las Vegas, NV 89193-4498
15381356	+ Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: nsm_bk_notices@mrcooper.com	Mar 29 2023 23:53:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14748373	+ Email/Text: bncnotifications@phea.org	Mar 29 2023 23:53:00	AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
14748372	+ Email/Text: bncnotifications@phea.org	Mar 29 2023 23:53:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14748374	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:16	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14776719	Email/PDF: bncnotices@becket-lee.com	Mar 29 2023 23:53:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14748375	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:41	Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14748378	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:41	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007

District/off: 0315-1

User: auto

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14748376	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:54	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14748377	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:35	Care Credit, 950 Forrer Blvd., Kettering, OH 45420-1469
14748382	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2023 23:54:00	Children's Place, Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120
14748383	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:28	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
14782757	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:40	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14748384	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:35	Dick's, P.O. Box 965005, Orlando, FL 32896-5005
14753964	Email/Text: mrdiscen@discover.com	Mar 29 2023 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14931678	Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748388	+ Email/Text: Bankruptcy@ICSystem.com	Mar 29 2023 23:53:00	I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378
14748380	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2023 23:52:51	Chase/Amazon, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
14748381	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2023 23:52:37	Chase/Slate, P.O. Box 15123, Wilmington, DE 19850-5123
14783017	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:28	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14748390	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2023 23:53:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
14792608	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2023 23:53:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14748391	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:48	Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14775386	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14748393	+ Email/Text: ptacct@mchl.org	Mar 29 2023 23:54:00	Millcreek Community Hospital, 5539 Peach Street, Suite 1, Erie, PA 16509-2683
14762826	+ Email/Text: bncnotifications@pheaa.org	Mar 29 2023 23:53:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14748397	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14773042	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank National Association, P.O. Box 94982, Cleveland, OH 44101
14749631	+ Email/PDF: rmscedl@recoverycorp.com	Mar 29 2023 23:52:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14778781	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14778782	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14748400	Email/Text: amieg@stcol.com	Mar 29 2023 23:53:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
14748399	Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-1

User: auto

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		Mar 29 2023 23:53:00	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
14748401	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 29 2023 23:52:48	Toys R Us, P.O. Box 965005, Orlando, FL 32896-5005
14748405	Email/Text: bankruptcydept@uhm.com		
		Mar 29 2023 23:53:00	Union Home Mortgage, 8241 Dow Circle, Strongsville, OH 44136
14783731	Email/Text: bankruptcydept@uhm.com		
		Mar 29 2023 23:53:00	Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
14748406	+ Email/Text: BankruptcyNotice@upmc.edu		
		Mar 29 2023 23:54:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14777571	^ MEBN		
		Mar 29 2023 23:48:09	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14764186	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Mar 29 2023 23:52:19	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services LLC
cr		Union Home Mortgage Corp.
14748396		Pepsio Savings Plan
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14931680	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931681	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931682	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748386	##+	Eastern Revenue Inc., P.O. Box 185, Southeastern, PA 19399-0185

TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor Rushmore Loan Management Services LLC bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com



District/off: 0315-1

User: auto

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Christopher A. DeNardo

on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

Danielle Boyle-Ebersole

on behalf of Creditor Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com PABKAttorneyecf@orlans.com

Karina Velter

on behalf of Creditor Rushmore Loan Management Services LLC kvelter@pincuslaw.com brausch@pincuslaw.com

Lorraine Gazzara Doyle

on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com

Michael S. Jan Janin

on behalf of Debtor Phillip John McCumber mjanjanin@quinnfirm.com  
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Michael S. Jan Janin

on behalf of Joint Debtor Heather Lynn Wilkinson mjanjanin@quinnfirm.com  
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Nicholas R. Pagliari

on behalf of Creditor Erie Community Credit Union npagliari@mijb.com sburick@mijb.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 11